Case 16-25300 Doc 1 Filed 08/05/16 Entered 08/05/16 17:21:56 Desc Main Document **P**age 1 of 64 Fill in this information to identify your case: United States Bankruptcy Court for the: Northern District of: Illinois Case number (if known) Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Check if this is an Chapter 13 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case —and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Identify Yourself **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): Alyson 1. Your full name First name First name Write the name that is on your government-issued Middle name Middle name picture identification (for example, your driver's .lasiak license or passport Last name Last name Bring your picture Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) identification to your meeting with the trustee. 2. All other names you have used in the last First name First name 8 years Middle name Middle name Include your married or maiden names. Last name Last name First name First name Middle name Middle name

3. Only the last 4 digits

Security number or federal Individual

of your Social

Taxpayer Identification number (ITIN) Last name

XXX - XX- 0233

9 xx - xx-

Last name

XXX - XX-

9 xx - xx-

OR

Doc 1 Filed 08/05/16 Entered 08/05/16 11-7:21:56 Desc Main Debtor 1 Page 2 of 64 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 2205 S. 60th Ct. Apt 2A Number Number Street Street 60804 Cicero Illinois City State Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Page 3 of 64 Part 2: Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or District Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

this bankruptcy petition.

Page 4 of 64 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{\phantom{a}}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Number Street that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Explain Your Efforts to Receive a Briefing About Credit Counseling

## **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this about credit bankruptcy petition, and I received a certificate of bankruptcy petition, and I received a certificate of counseling. completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, The law requires that that you developed with the agency. that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this counseling before you bankruptcy petition, but I do not have a certificate of bankruptcy petition, but I do not have a certificate of file for bankruptcy. completion. completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment following choices. If plan, if any. plan, if any. you cannot do so, you are not eligible to I certify that I asked for credit counseling services from I certify that I asked for credit counseling services from file. an approved agency, but was unable to obtain those an approved agency, but was unable to obtain those services during the 7 days after I made my request, and services during the 7 days after I made my request, and If you file anyway, exigent circumstances merit a 30-day temporary waiver exigent circumstances merit a 30-day temporary waiver of the requirement. of the requirement. the court can dismiss your case, you will To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, lose whatever filing attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to fee you paid, and obtain the briefing, why you were unable to obtain it before you obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required filed for bankruptcy, and what exigent circumstances required your creditors can you to file this case. you to file this case. begin collection activities again. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your payment plan you developed, if any. If you do not do so, your case may be dismissed. case may be dismissed. Any extension of the 30-day deadline is granted only for cause Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental Incapacity. Incapacity. I have a mental illness or a mental deficiency that makes me incapable of deficiency that makes me incapable of realizing or making rational decisions realizing or making rational decisions about finances. about finances. Disability. My physical disability causes me to be Disability. My physical disability causes me to be unable to participate in a briefing in unable to participate in a briefing in person, by phone, or through the person, by phone, or through the internet, even after I reasonably tried to internet, even after I reasonably tried to Active duty. Active duty. I am currently on active military duty in a I am currently on active military duty in a military combat zone. military combat zone. If you believe you are not required to receive a briefing about If you believe you are not required to receive a briefing about

credit counseling, you must file a motion for waiver of credit

counseling with the court.

credit counseling, you must file a motion for waiver of credit

counseling with the court.

Alyson Case 16-25300 Page 6 of 64 **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded ✓ No. and administrative ٦ Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Alyson Jasiak Signature of Debtor 2 Signature of Debtor 1 8/5/2016 Executed on Executed on MM / DD / YYYY MM / DD / YYYY

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For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Ayah Abdelhadi		Date	8/5/2016	
Signature of Attorney for Debtor			MM / DD / Y	YYY
Ayah Abdelhadi				
Printed name				
Semrad Law Firm				
Firm name				
11101 S. Western Avenue				
Street				
Chicago	Illinois			60643
City	State			Zip Code
Contact phone			Email address	aabdelhadi@semradlaw.
			Illinois	
Bar number			State	

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Fill in this information to identify your case:									
Debtor 1	Alyson		Jasiak						
ı	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)						
Case number (If known)			(0.0.0)						

Check if this is an amended filing

## Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct

information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended s your original forms, you must fill out a new Summary and check the box at the top of this page.	schedules after	you file
Part 1: Summarize Your Assets		
	Your assets Value of what	you own
Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0	.00
1b. Copy line 62, Total personal property, from Schedule A/B	<u> </u>	,829.00
1c. Copy line 63, Total of all property on Schedule A/B	\$6	.829.00
Part 2: Summarize Your Liabilities		
	Your liabilitie Amount you o	
<ol> <li>Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)</li> <li>Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li> </ol>	<u>\$1</u>	0,362.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<u>\$0</u>	.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$2	7,368.00
Your total liabilities	<u>\$3</u>	7,730.00
Part 3: Summarize Your Income and Expenses		
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	<u>\$1</u>	,989.09
Schedule J: Your Expenses (Official Form 106J)     Copy your monthly expenses from line 22, Column A, of Schedule J	<u>\$1</u>	,984.00

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Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes.

7. What kind of debt do you have?

	Yes.									
7.	What kind of debt do you have?									
	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.									
	Your debts are not primarily consumer debts. You have nothing to report on this part of the for this form to the court with your other schedules.	orm. Check this box and submit								
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	from Official	\$1,891.25							
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:									
	From Part 4 on Schedule E/F, copy the following:	Total claim								
	9a. Domestic support obligations (Copy line 6a.)	\$0.00								
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00								
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00								
	9d. Student loans. (Copy line 6f.)	\$18,024.00								
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00								
	9f Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00								

\$18,024.00

9g. Total. Add lines 9a through 9f.

Case 16-25300 Doc 1 Filed 08/05/16 Entered 08/05/16 17:21:56 Desc Main Fill in this information to identify your case: Debtor 1 Alyson Jasiak First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106A/B amended filing Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? **✓** No. Go to Part 2 Yes. Where is the property? What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: 1.1 Single-family home Creditors Who Have Claims Secured by Property. Street address, if available, or other description Duplex or multi-unit building Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home Number Street Describe the nature of your ownership Investment property interest (such as fee simple, tenancy by Timeshare the entireties, or a life estate), if known. Other City State Zip Code Check if this is community property Who has an interest in the property? Check one. (see instructions) Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: If you own or have more than one, list here: What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: 1.2 Single-family home Creditors Who Have Claims Secured by Property. Street address, if available, or other description Duplex or multi-unit building Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home Number Street Describe the nature of your ownership Investment property interest (such as fee simple, tenancy by Timeshare the entireties, or a life estate), if known. City State Zip Code Check if this is community property Who has an interest in the property? Check one. (see instructions) Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another

property identification number:

Other information you wish to add about this item, such as local

Debtor 1	Alyson Case 16-2530		Filed 08/05/16 Entered 08/05/16	ൻൻ:391: <u>56 Desc Main</u>	_
1.3Stre	First Name et address, if available, or oth	[	Documer' name Page 11 of 64  What is the property? Check all that apply.  Single-family home Duplex or multi-unit building Condominium or cooperative	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D:</i> Creditors Who Have Claims Secured by Property.  Current value of the Current value of the	
Nun	nber Street	[ [	Manufactured or mobile home  Land  Investment property	entire property? portion you own?  Describe the nature of your ownership	
City	State	Zip Code	Timeshare Other	interest (such as fee simple, tenancy by the entireties, or a life estate), if known.	
		) ] ] ]	Who has an interest in the property? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another	Check if this is community property (see instructions)	
		p ion you own for all	Other information you wish to add about this item, so property identification number:  of your entries from Part 1, including any entries for	or pages	_
Do you ov ou own that	at someone else drives. If you ns, trucks, tractors, sport utilit	quitable interest in lease a vehicle, also	any vehicles, whether they are registered or not? In- oreport it on Schedule G: Executory Contracts and Unexpoles		
	Make Model: Year: Approximate mileage:	Chevy Malibu 2012 110000	Who has an interest in the property? Check one.  ✓ Debtor 1 only  Debtor 2 only	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D:</i> Creditors Who Have Claims Secured by Property.  Current value of the Current value of the	
	Other information: 2012 Chevy Malibu		Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)	entire property? portion you own? \$5725.00 \$5725.00	
3.2	Make Model: Year: Approximate mileage:		Who has an interest in the property? Check one.  Debtor 1 only	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D:</i> <i>Creditors Who Have Claims Secured by Property.</i>	
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Current value of the entire property?  ———————————————————————————————————	

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nation:	I Debtor 1 and Debtor 2 only	Current value of the	Current value of the		
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	At least one of the debtors and another				
	Check if this is community property (see instructions)				
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	At least one of the debtors and another	-			
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	Who has an interest in the property? Check one.	the amount of any secure	ed claims on <i>Schedule D:</i>		
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nation:	one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only	the amount of any secure Creditors Who Have Class Current value of the entire property?  Do not deduct secured of the amount of any secure Creditors Who Have Class	d claims on Schedule D: hims Secured by Property.  Current value of the portion you own?  daims or exemptions. Put ded claims on Schedule D: hims Secured by Property.		
nation:  e mileage:	one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	the amount of any secure Creditors Who Have Class Current value of the entire property?  Do not deduct secured of the amount of any secure Creditors Who Have Class Current value of the	d claims on Schedule D: hims Secured by Property.  Current value of the portion you own?  daims or exemptions. Put ded claims on Schedule D: hims Secured by Property.  Current value of the		
natio	n:	one.  Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one.  Debtor 1 only	one.  Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one.  Debtor 1 only  the amount of any secure Creditors Who Have Classes Who Have Classes Care Who Have Classes Who Have Classes Care Who H		

Debtor 1 Alyson Case 16-25300 Doc 1 Filed 08/05/16 Entered 08/05/16 (1/47):21:56 Desc Main
First Name Document Page 13 of 64

**Describe Your Personal and Household Items** 

Do you own or have any legal or equitable interest in any of the following items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
6. Household goods and furnishings	
Examples: Major appliances, furniture, linens, china, kitchenware	
□ No	
Yes. Describe Used Furniture	\$350.00
7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
□ No	
Yes. Describe Misc. Electronics	\$250.00
8. Collectibles of value	
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles	
<u> </u>	
Yes. Describe	·
9. Equipment for sports and hobbies  Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments	
<b>▼</b> No	
Yes. Describe	
10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment  No	
Yes. Describe	
11. Clothes  Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  No	
✓ Yes. Describe Used Clothing	\$350.00
	φοσο.σο
12. Jewelry  Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver	
∐ No	
Yes. Describe Used Costume Jewelry	\$150.00
13. Non-farm animals	
Examples: Dogs, cats, birds, horses	
✓ No	
Yes. Describe	
14. Any other personal and household items you did not already list, including any health aids you did not list	
No	
Yes. Describe	
45 Add the dellar value of all of your optice from Part 2 including any entries for name was how affected.	
15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here▶	\$1100.00

Doc 1 Filed 08/05/16 Entered 08/05/16 Arti-21:56 Desc Main Alyson Case 16-25300 Debtor 1

Document Page 14 of 64 **Describe Your Financial Assets** 

Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes 17.1. Checking account: **BMO Harris Bank** \$0.00 \$4.00 17.2. Checking account: **BMO** Harris 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Deb	tor 1	Alyson Case 16 First Name	-25300	Doc 1	Filed 08/05/16 Document	<u>Entered</u> 08/05/116 Page 15 of 64	(i <b>1</b> kn7kin21: <u>56</u>	Desc Main
20.	Neg Non	otiable instruments in	clude persona	al checks, cas you cannot tra	gotiable and non-negoti hiers' checks, promissory n nsfer to someone by signin	able instruments otes, and money orders.		
21.	Example Exampl	irement or pension mples: Interests in IR. No Yes. List each account separately.		unt:	03(b), thrift savings accour	nts, or other pension or profit-sl	naring plans	
			Pension plan	·				_
			IRA:					
			Retirement a	account:				
			Keogh:					
			Additional ad	count:				
			Additional ac	count:				
22.	Your Exa		eposits you ha	ave made so th	-	e or use from a company , water), telecommunications		<del>-</del>
		No			Institution name:			
	ш	Yes	Electric:					_
			Gas:		<u>-</u>			
			Heating oil:		<u></u>			_
				osit on rental u	unit:			_
			Prepaid rent	:				_
			Telephone:		-			_
			Water: Rented furni	turo				_
			Other:	iure.				=
22	Ann	witing (A contract for		mont of mone	av to you either for life or fo	r a number of vears)		_
23.		No Yes		and description	ey to you, either for life or fo	r a number or years)		

Debt	or 1	Alyson Case 16 First Name	6-25300	Doc 1 Middle Name		Entered 08/05/1 Page 16 of 64	6 (1476) 21: <u>56</u>	Desc Main
24.		erests in an educati U.S.C. §§ 530(b)(1),			a qualified ABLE progr	am, or under a qualified sta	te tuition program.	
		No Institution	n name and de	escription. Sep	parately file the records of	any interests.11 U.S.C. § 521(	(c):	
25.		ısts, equitable or fu ercisable for your be		s in property	(other than anything li	sted in line 1), and rights or	powers	
	<b>✓</b>	No Yes. Describe						
26.					and other intellectual p ds from royalties and lice			
27.		enses, franchises,				ings, liquor licenses, professio	nal licenses	
	_							
Mor	ney	or property ow	ed to you?					Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Тах	refunds owed to yo	ou					окапто от охотприоно.
	<b>✓</b>	No						
		Yes. Give specific inf					Federal:	\$0.00
		about them, inc you already file		er			State:	\$0.00
		and the tax yea	rs				Local:	\$0.00
29.		<b>nily support</b> <i>mples:</i> Past due or lur	mp sum alimor	ny, spousal sup	pport, child support, maint	enance, divorce settlement, pro	operty settlement	
		No					Alimony:	\$0.00
	Ш	Yes. Give specific inf	ormation				Maintenance:	
								\$0.00
							Support:	\$0.00
							Divorce settlement:	\$0.00
							Property settlement	\$0.00
30.			s, disability insu		nts, disability benefits, sic made to someone else	k pay, vacation pay, workers' co	mpensation,	
	<b>✓</b>	No						
		Yes. Describe						

Deb	tor 1	Alyson Case 16 First Name	6-25300	Doc 1 Middle Name	Filed 08/05/16 Documernt	<u>Entered</u> 08/05/6 Page 17 of 64	16 A. R. 21: <u>56</u> D	esc Main
31.		rests in insurance   mples: Health, disabi		rance; health		edit, homeowner's, or rente	's insurance	
		No Yes. Name the insura of each policy and lis	. ,		Company name:		Beneficiary:	Surrender or refund value:
32.	If you		of a living trust		meone who has died ceeds from a life insurance p	policy, or are currently entitle	d to receive	
33.	Exar	mples: Accidents, em			have filed a lawsuit or moce claims, or rights to sue	ade a demand for payme	nt	
34.	Othe to se	Yes. Describe  er contingent and of the off claims  No  Yes. Describe	unliquidated	claims of ev	very nature, including cou	ınterclaims of the debtor	and rights	
35.	Any	financial assets yo No Yes. Describe	u did not alre	ady list				
36.			-			es for pages you have att		\$4.00
Part	5:	Describe Any B	Business-Ro	elated Pro	perty You Own or Ha	ive an Interest In. Li	st any real estate ir	n Part 1.
37.	Do y	ou own or have an	ıy legal or equ	uitable intere	est in any business-relate	d property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	<b>✓</b>	ounts receivable or No Yes. Describe	commissions	s you alread	y earned			
39.		ce equipment, furn nples: Business-rela			odems, printers, copiers, fa	x machines, rugs, telephone	s, desks, chairs, electroni	c devices
		No Yes. Describe						

		Alyson Case 16 First Name		Doc 1	Filed 08/05/16 Document	Page 18 of 64	<b>1.6</b> (1.17.) 1.56 D	esc M	lain
40.	Mac	hinery, fixtures, eq	uipment, sup	pplies you us	se in business, and tools	s of your trade			
	<b>✓</b>	No							
		Yes. Describe							
41.	Inve	entory							
	<b>✓</b>	No							
		Yes. Describe							
42.	Inte	rests in partnershi	ips or joint v	entures				1	
	<b>✓</b>	No							
	П	Yes. Give specific			Name of entity:		% of ownership:		
		information about							
		them							
43. <b>(</b>	Custo	omer lists, mailing	lists, or othe	r compilatio	ns				
	<b>✓</b>	_		•					
	=		clude persona	llv identifiable	e information (as defined in	11 U.S.C. § 101(41A))?			
		_	·	,	,	<b>5</b> ( "/			
		∐ No							
		Yes. Descr	ibe					_	
44.	Any	business-related p	property you	did not alrea	dy list				
	<b>V</b>	No							
		Yes. Give specific							
		information							
15 A	dd th	o dollar value of a	ll of your enti	riae from Pai	rt 5 including any entrie	s for pages you have attac	had		
			•			s ioi pages you nave allac			
Part	6:	Describe Any F	Farm- and (	Commerci mland. list it in	ial Fishing-Related I	Property You Own or	Have an Interest In		
46.						mercial fishing-related prop	perty?		
		No. Go to Part 7.	, .g				•	С	urrent value of the
	Ħ	Yes. Go to line 47.							ortion you own?
	ш	100. <b>G</b> 0 to line 47.							o not deduct secured aims
									exemptions
47.		<b>m animals</b> <i>mpl</i> es: Livestock, pou	ultry, farm-rais	ed fish					
	<b>V</b>	No							
		Yes. Describe						1	

Deb	tor 1	Alyson Case 16-2 First Name	25300 Doo Middle Na			Entered 08/6 Page 19 of 6	0 <b>5/16</b> /147/21: <u>56</u> 1	Desc	<u>Main</u>
48.	Cro	ps-either growing or	harvested		3111011t	1 dg0 10 01 0	•		
	<b>✓</b>	No							
		Yes. Describe						_	
49.	Farr	m and fishing equipm	ent, implements,	machinery, fixtu	res, and tools	of trade			
	<b>✓</b>	No							
		Yes. Describe						_	
50.	Farr	n and fishing supplie	s, chemicals, and	feed					
	<b>✓</b>	No							
		Yes. Describe							
51.	Any	farm- and commercia	al fishing-related p	roperty you did	not already lis	st			
		No			•				
		Yes. Describe						_	
		e dollar value of all of Write that number he							
IOI P	art 6.	write that number ne	re	•••••					
Part	7:	Describe All Prop	erty You Own	or Have an In	terest in Th	nat You Did Not I	ist Above		
53.		ou have other proper			list?				
	✓		ountry club member	2111b					
	_	Yes. Give specific							
		information							
		L							
54. A	dd th	e dollar value of all of	your entries from	Part 7. Write the	at number her	e		<b>&gt;</b>	
Dout	0.	list the Tetals of	Cook Dort of th	aio Farm					
Part	8:	List the Totals of	Each Part of tr	nis Form					
55. <b>F</b>	Part 1	: Total real estate, line	2				▶		<del></del>
56. <b>p</b>	oart 2	total vehicles, line 5			\$5725.00				
57. <b>P</b>	art 3:	Total personal and h	ousehold items, li	ine 15	\$1100.00				
58. <b>P</b>	art 4:	Total financial assets	s, line 36		\$4.00				
59. <b>F</b>	Part 5	: Total business-relat	ed property, line 4	5	·				
60. <b>F</b>	Part 6	: Total farm- and fish	ing-related prope	rty, line 52					
61. <b>F</b>	Part 7	: Total other property	not listed, line 54	ļ	-				
62. 1	Γotal :	<b>personal property.</b> Ad	d lines 56 through 6	31	\$6000 00				T &8650 UU
			Ŭ -		\$6829.00	_	Copy personal property to	tal ►	+ \$6829.00
									\$6829.00
63. <b>T</b>	otal c	of all property on Sch	edule A/B. Add line	55 + line 62					

Case 16-25300 Doc 1 Filed 08/05/16 Entered 08/05/16 17:21:56 Desc Main Fill in this information to identify your case: Debtor 1 Alvson Jasiak First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106C amended filing Schedule C: The Property You Claim as Exempt 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known). For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount. Part 1: Identify the Property You Claim as Exempt Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Brief description of the property and line Current value of Amount of the exemption you claim Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$0.00 description: **BMO Harris Bank** I ine from 100% of fair market value, up to any Schedule A/B: 17 applicable statutory limit 735 ILCS 5/12-1001(c); 735 ILCS Chevy, Malibu, 2012, Brief \$5,725.00 5/12-1001(b) description: 2012 Chevy Malibu \$0 Line from 100% of fair market value, up to any Schedule A/B: 03 applicable statutory limit Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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art 2: Additional Page							
•	tion of the property and line A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption			
Brief description: Line from Schedule A/B:	Used Furniture  06	\$350.00	\$350.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
Brief description: Line from Schedule A/B:	Used Clothing	\$350.00	\$350.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)			
Brief description: Line from Schedule A/B:	Misc. Electronics	\$250.00	\$250.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
Brief description: Line from Schedule A/B:	Used Costume Jewelry	\$150.00	\$150.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
Brief description: Line from Schedule A/B:	BMO Harris	\$4.00	\$4.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			

Case 16-25300 Doc 1 Filed 08/05/16 Entered 08/05/16 17:21:56 Fill in this information to identify your case: Debtor 1 Alyson Jasiak First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106D amended filing Schedule D: Creditors Who Have Claims Secured by Property Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. List All Secured Claims List all secured claims. If a creditor has more than one secured claim, list the creditor separately for Column B Column C Column A each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much Amount of claim Value of collateral Unsecured as possible, list the claims in alphabetical order according to the creditor's name. Do not deduct the that supports portion this claim value of collateral. If any ILLINOIS VALLEY CREDIT \$10,362.00 \$5,725.00 \$4,637.00 Describe the property that secures the claim: Creditor's Name 2107 Marquette Rd 2012 Chevy Malibu Number Street As of the date you file, the claim is: Check all that apply. Contingent Peru Illinois 61354 Unliquidated City State ZIP Code Who owes the debt? Check one. Disputed ✓ Debtor 1 only Nature of lien. Check all that apply. Debtor 2 only An agreement you made (such as mortgage or Debtor 1 and Debtor 2 only secured car loan) At least one of the debtors and Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Check if this claim relates to a community debt Date debt was incurred 7/1/2014 Other (including a right to offset) 1602 Last 4 digits of account Add the dollar value of your entries in Column A on this page. Write that number \$10,362.00 here:

Case 16-25300 Doc 1 Filed 08/05/16 Entered 08/05/16 17:21:56 Desc Main Fill in this information to identify your case: Debtor 1 Jasiak Alyson Middle Name Last Name First Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: District of Illinois Northern (State) Case number (If known) Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts or Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. Yes. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) **Total Priority** Nonpriority claim amount amount

Doc 1 Alyson Case 16-25300 Debtor 1 Document Page 24 of 64 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 Capital One \$419.00 Last 4 digits of account number 0131 Nonpriority Creditor's Name Po Box 30281 When was the debt incurred? 3/1/2015 Street Number As of the date you file, the claim is: Check all that apply. Contingent Salt Lake Cty Utah 84130 Unliquidated Zip Code Citv Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt CreditCard Other. Specify\_ Is the claim subject to offset? **✓** No Yes CAPITAL ONE BANK USA N \$675.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 85520 When was the debt incurred? 3/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent **RICHMOND** Virginia 23285 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify\_ Is the claim subject to offset? CreditCard **✓** No Yes Check N Go - 103rd \$300.00 Last 4 digits of account number Nonpriority Creditor's Name 238 E 103rd St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60628 Unliquidated City Zip Code State Who incurred the debt? Check one. ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt

✓ No Yes

Is the claim subject to offset?

Other. Specify\_

Payday Loan

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As of the date you file, the claim is: Check all that apply.    Last 4 digits of account number   7843   \$294.0	0
Nonpriority Creditor's Name  723 1ST ST  Number Street  As of the date you file, the claim is: Check all that apply.  City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  When was the debt incurred?  2/1/2015  As of the date you file, the claim is: Check all that apply.  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans	
As of the date you file, the claim is: Check all that apply.    Contingent   Contingent	
LASALLE Illinois 61301 City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Contingent Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans	
City State Zip Code  Who incurred the debt? Check one.  ☑ Debtor 1 only  Debtor 2 only  Unliquidated  ☐ Disputed  Type of NONPRIORITY unsecured claim:  ☐ Student loans	
Debtor 1 only  Debtor 2 only  Type of NONPRIORITY unsecured claim:  Student loans	
Type of NONPRIORITY unsecured claim:  Debtor 2 only  Student loans	
☐ Student loans	
Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim relates to a community debt  Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?  001 Collection; Collecting for ORIGINAL	
No CREDITOR: MEDICAL PAYMENT Other. Specify DATA	
☐ Yes	
4.5 Creditbox.com	0
880 Lee Street # Suite 300 When was the debt incurred? <u>n/a</u> Number Street	
As of the date you file, the claim is: Check all that apply.	
Des Plaines Illinois 60016 Contingent	
City State Zip Code Unliquidated	
Who incurred the debt? Check one.  ☐ Disputed ☐ Disputed	
Type of NONPRIORITY unsecured claim:  Debtor 2 only	
Debtor 1 and Debtor 2 only	
At least one of the debtors and another  Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim relates to a community debt  Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?  Other. Specify Payday Loan	
☑ No	
☐ Yes	
A.6 PERSONAL FINANCE CO. Nonpriority Creditor's Name  Last 4 digits of account number 3001 \$2,530.0	)0
10945 S CICERO AVE When was the debt incurred? 3/1/2016  Number Street	
As of the date you file, the claim is: Check all that apply.	
OAK LAWN Illinois 60453	
City State Zip Code Unliquidated	
Who incurred the debt? Check one.  ☐ Disputed ☐ Disputed	
Type of NONPRIORITY unsecured claim:  Debtor 2 only	
Debtor 1 and Debtor 2 only  Student loans	
At least one of the debtors and another  Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim relates to a community debt  Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?  Other. Specify 025 InstallmentLoan	
✓ No  ☐ Yes	

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Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: **Total claim** After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. 4.7 Rent A Center \$600.00 Last 4 digits of account number Nonpriority Creditor's Name 2535 Broadway St # 2 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Illinois Quincy Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Other. Specify General unsecured Is the claim subject to offset? **✓** No Yes SPRINGLEAF FINANCIAL S \$4,126.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 3251 5/1/2015 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Evansville Indiana 47731 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt 036 InstallmentLoan Is the claim subject to offset? Other. Specify **V** No Yes US DEPT OF ED/GLELSI \$18,024.00 Last 4 digits of account number Nonpriority Creditor's Name 2401 INTÉRNATIONAL LN When was the debt incurred? 10/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent MADISON Wisconsin 53704 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that

**✓** No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

you did not report as priority claims

Other. Specify

Debts to pension or profit-sharing plans, and other similar debts

Debtor 1 Alyson Case 16-25300 Doc 1 Filed 08/05/16 Entered 08/05/16 (Arriva 1:56 Desc Main

irst Name

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6i. Other. Add all other nonpriority unsecured claims. Write that 6i.

amount here.

6j. Total. Add lines 6f through 6i.

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Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6c. \$0.00 6d. Other. Add all other priority unsecured claims. Write that \$0.00 amount here. 6e. Total. Add lines 6a through 6d. \$0.00 **Total claims** \$18,024.00 **Total claims** 6f. Student loans from Part 2 6g. Obligations arising out of a separation agreement or divorce 6g. that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar 6h.

\$27,368.00

6j.

Case 16-25300 Doc 1 Filed 08/05/16 Entered 08/05/16 17:21:56 Desc Main Fill in this information to identify your case: Debtor 1 Alyson Jasiak First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name Northern United States Bankruptcy Court for the: District of Illinois (State) Case number (If known) Check if this is an Official Form 106G amended filing Schedule G: Executory Contracts and Unexpired Leases Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known). 1. Do you have any executory contracts or unexpired leases? No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B). 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases. Person or company with whom you have the contract or lease State what the contract or lease is for

Case 16-25300 Doc 1 Filed 08/05/16 Entered 08/05/16 17:21:56 Desc Main Fill in this information to identify your case: Debtor 1 Alyson Jasiak Middle Name First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106H Schedule H: Your Codebtors 12/15 Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible, if two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)  $\square$ Nο Yes 2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? Yes. In which community state or territory did you live? \_\_\_\_ \_\_\_\_\_ Fill in the name and current address of that person. Name of your spouse, former spouse, or legal equivalent Number Street Citv State Zip Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filling with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

(Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Case 16-25300 Doc 1 Filed 08/05/16 Entered 08/05/16 17:21:56 Desc Main Fill in this information to identify your case: Debtor 1 Alyson First Name Middle Name Last Name Check if this is: Debtor 2 An amended filing (Spouse, if filing) First Name Middle Name Last Name A supplement showing post-petition chapter 13 United States Bankruptcy Court for the: Northern District of Illinois expenses as of the following date: (State) Case number MM / DD / YYYY (If known) Official Form 106I Schedule I: Your Income 12/15 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment **Debtor 1** Debtor 2 1. Fill in your employment information. **Employment status** ✓ Employed Employed If you have more than one Not Employed Not Employed job, attach a separate page with Occupation Front Desk information about additional employers. Chicago Cardiology Institute Employer's name Include part time, seasonal, **Employer's address** 5 Hackney Circle Number Street Number Street self-employed work. Occupation may include student or homemaker, if it applies. Illinois 60010 Barrington Zip Code Zip Code City State 7 months How long employed there? Part 2: **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 2 or For Debtor 1 non-filing spouse

3.

\$2,396.33

+ \$0.00

\$2,396.33

2. List monthly gross wages, salary, and commissions (before all payroll

3. Estimate and list monthly overtime pay.

Calculate gross income. Add line 2 + line 3.

deductions.) If not paid monthly, calculate what the monthly wage would be.

Entered @8405446 147:21:56 Debtor 1 Alyson Case 16-25300 Doc 1 Filed 08/05/16 First Name Middle Name Documentame Page 31 of 64 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here \$2,396,33 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$407.25 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. \$0.00 5e. Insurance 5f. Domestic support obligations 5f. \$0.00 5g. 5a. Union dues \$0.00 5h. Other deductions. Specify: 5h. \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. \$407.25 6. \$1,989.09 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 monthly net income. 8a. 8b. \$0.00 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce \$0.00 8c settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 Specify: 8g. 8g. Pension or retirement income \$0.00 8h. Other monthly income. Specify: 8h. \$0.00 9. **Add all other income** Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 10. Calculate monthly income. Add line 7 + line 9. 10. \$1,989.09 \$1,989.09 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$1,989.09 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

Case 16-25300 Doc 1 Filed 08/05/16 Entered 08/05/16 17:21:56 Desc Main Fill in this information to identify your case: Debtor 1 Alvson Jasiak First Name Middle Name Last Name Check if this is: Debtor 2 (Spouse, if filing) First Name Middle Name Last Name An amended filing A supplement showing post-petition chapter 13 United States Bankruptcy Court for the: Northern District of Illinois expenses as of the following date: (State) Case number (If known) MM / DD / YYYY Official Form 106J Schedule J: Your Expenses 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Your Household 1. Is this a joint case? ✓ No. Go to line 2 Yes. Does Debtor 2 live in a separate household? No Yes. Debtor 2 must file Official Forms 106J-2, Expenses for Separate Household of Debtor 2. 2. Do you have dependents? Do not list Debtor 1 and Yes. Fill out this information for Dependent's relationship to Dependent's Does dependent live Debtor 2. each dependent Debtor 1 or Debtor 2 with you? age 3. Do your expenses include **✓** No expenses of people other ☐ Yes yourself and your dependents? Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of Your expenses such assistance and have included it on Schedule I: Your Income (Official Form B 106I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and \$400.00 any rent for the ground or lot. 4. 4. If not included in line 4: 4a. Real estate taxes \$0.00 4a 4b. Property, homeowner's, or renter's insurance \$0.00 4b. 4c. Home maintenance, repair, and upkeep expenses \$0.00 4c.

**4**d

\$0.00

4d. Homeowner's association or condominium dues

ebtor 1 Alyson Case 16-25300 Doc 1 Filed 08/05/16 Entered 08/05/16 @A76/21:56 Desc Main

Document Page 33 of 64 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$0.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$70.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$350.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$150.00 9. 10. Personal care products and services \$165.00 10. 11. Medical and dental expenses \$0.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$350.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$200.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$240.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

Debtor 1 Alyson Case 16-25300 Doc 1 Filed 08/05/16 Entered 08/05/16 (14/76)21:56 First Name Middle Name Documes 11 Page 34 of 64	Desc Main				
21. Other. Specify: Gym Membership	21	\$59.00			
22. Calculate your monthly expenses.		\$1,984.00			
22a. Add lines 4 through 21.		\$0.00			
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2					
22c. Add line 22a and 22b. The result is your monthly expenses.	22.				
23. Calculate your monthly net income.					
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a	\$1,989.09			
23b. Copy your monthly expenses from line 22 above.	23b	\$1,984.00			
23c. Subtract your monthly expenses from your monthly income.					
The result is your monthly net income.	23c				
24. Do you expect an increase or decrease in your expenses within the year after you file this form?					
For example, do you expect to finish paying for your car loan within the year or do you expect your					
mortgage payment to increase or decrease because of a modification to the terms of your mortgage?					
□ No					
✓ Yes					
Explain here:					
Debtor lives with family and contributes to rent/utilities.					

page 3

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Signature of Debtor 2

MM/DD/YYYY

Signature of Debtor 1

MM/DD/YYYY

Date 8/5/2016

Case 16-25300 Doc 1 Filed 08/05/16 Entered 08/05/16 17:21:56 Desc Main Fill in this information to identify your case: Debtor 1 Alyson Jasiak First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 107 amended filing Statement of Financial Affairs for Individuals Filing for Bankruptcy 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before What is your current marital status? Married ✓ Not married During the last 3 years, have you lived anywhere other than where you live now? **✓** No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. **Dates Debtor 1 lived** Debtor 1: Debtor 2: **Dates Debtor 2 lived** there there Same as Debtor 1 Same as Debtor 1 From \_\_\_\_ Number Street Number Street City City State Zip Code State Zip Code Same as Debtor 1 Same as Debtor 1 From Number Street Number Street To City State Zip Code City State Zip Code 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Debtor 1 Alyson Case 16-25300 First Name 
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Doc 1

Part 2:	Explain	the	Sources of	Your	Income

1.	Fill in the total amount of income you received	v income from employment or from operating a business during this year or the two previous calendar years?  but of income you received from all jobs and all businesses, including part-time  filing a joint case and you have income that you receive together, list it only once under Debtor 1.  e details.								
		Debtor 1		Debtor 2						
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)					
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$13577.41	Wages, commissions, bonuses, tips Operating a business						
	For last calendar year: (January 1 to December 31,	✓ Wages, commissions, bonuses, tips ☐ Operating a business	\$20259.00	Wages, commissions, bonuses, tips Operating a business						
	For the calendar year before that: (January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business	\$15690.00	Wages, commissions, bonuses, tips Operating a business						
	Did you receive any other income during the Include income regardless of whether that income benefit payments; pensions; rental income; into and you have income that you received together List each source and the gross income from each of the Include Inc	me is taxable. Examples of otherest; dividends; money collecter, list it only once under Debtor	ner income are alimony; child sed from lawsuits; royalties; and 1.	d gambling and lottery winning						
	<b>_</b>	Debtor 1		Debtor 2						
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)					
	From January 1 of current year until the date you filed for bankruptcy:									
	For last calendar year: (January 1 to December 31, 2015 ) YYYY									
	For the calendar year before that: (January 1 to December 31,									

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Part	3: List Certain	n Payment	s You Made Be	fore You Filed for B	Bankruptcy				
6.	Are either Debtor 1	l's or Debtor	<sup>.</sup> 2's debts primari	ly consumer debts?					
			Debtor 2 has prim r household purpose	•	onsumer debts are defined ir	11 U.S.C. § 101(8) as "incurr	red by an individual primarily		
	During the	90 days befo	ore you filed for bank	kruptcy, did you pay any cre	ditor a total of \$6,425* or mor	e?			
	∏ No. G	So to line 7.							
	Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.								
	* Subject t	o adjustment	on 4/01/19 and ever	ry 3 years after that for case	es filed on or after the date of	adjustment.			
	✓ Yes. <b>Debtor 1</b>	or Debtor 2	or both have prim	arily consumer debts.					
	During the	90 days befo	ore you filed for bank	kruptcy, did you pay any cre	ditor a total of \$600 or more?				
	✓ No. G	Go to line 7.							
		List below eathat creditor.	Do not include pay		more and the total amount yo t obligations, such as child so s bankruptcy case.				
				Dates of payment	Total amount paid	Amount you still owe	Was this payment for		
	Creditor's Nar						☐ Mortgage ☐ Car ☐ Credit card ☐ Loan repayment		
							Suppliers or		
	City	State	Zip Code				vendors Other		
	Creditor's Nar	ne				· -	Mortgage		
	Number Stree	t					Car Credit card		
							Loan repayment		
	City	State	Zip Code				Suppliers or vendors		
	Oity	Olaic	Zip Codc				Other		
	Creditor's Nar	ne					Mortgage Car		
	Number Stree	t					Credit card		
							Loan repayment		
	City	State	Zip Code				Suppliers or vendors		
	,		•				Other		

Filed 08/05/16 Entered 08/05/16 11-7:21:56 Desc Main Doc 1 Debtor 1 Document Page 39 of 64 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Amount you still Reason for this payment Total amount payment paid owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount Amount you still Reason for this payment paid payment owe Include creditor's name Insider's Name Number Street Zip Code City State Insider's Name Number Street City State Zip Code

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	ases, small claims actions, divorce			ive proceeding ons, support or co	
sputes.	,	,	,		
No					
Yes. Fill in the details.	Nature of the case	Court or a	gonev		Status of the case
Case title	Nature of the case	Court or a	igericy		_
		Court Nam	ne		Pending On appeal
Case number					Concluded
		Number St	reet		<u> </u>
		City	State	Zip Code	
Case title		Oily Oily	Oldio	Zip Oddo	Pending
		Court Nam	ie		On appeal
Case number		Number St	reet		Concluded
		Trainbor Gr			
		City	State	Zip Code	
	Describe the pro	perty		Date	Value of the property
	Describe the pro	perty		Date	
Creditor's Name				Date	
	Describe the pro			Date	
Creditor's Name  Number Street	Explain what hap	ppened		Date	
		ppened repossessed.		Date	
Number Street	Explain what hap  Property was Property was Property was	repossessed. foreclosed. garnished.		Date	
Number Street	Explain what hap  Property was Property was Property was Property was Property was	repossessed. foreclosed. garnished. attached, seized,	or levied.		property
Number Street	Explain what hap  Property was Property was Property was	repossessed. foreclosed. garnished. attached, seized,	or levied.	Date	
Number Street	Explain what hap  Property was Property was Property was Property was Property was	repossessed. foreclosed. garnished. attached, seized,	or levied.		Property  Value of the
Number Street	Explain what hap  Property was Property was Property was Property was Property was Describe the pro	repossessed. foreclosed. garnished. attached, seized, operty	or levied.		Property  Value of the
Number Street  City State Zip of Creditor's Name	Explain what hap  Property was Property was Property was Property was Property was	repossessed. foreclosed. garnished. attached, seized, operty	or levied.		Property  Value of the
Number Street  City State Zip (	Explain what hap  Property was Property was Property was Property was Property was Describe the pro  Explain what hap	repossessed. foreclosed. garnished. attached, seized, operty	or levied.		Property  Value of the
Number Street  City State Zip of Creditor's Name	Explain what hap  Property was Property was Property was Property was Property was Describe the pro  Explain what hap	repossessed. foreclosed. garnished. attached, seized, operty	or levied.		Property  Value of the

Deb	tor 1		<u>d 08/05/16 Entered</u> 08/05/16 /1k7/2: ocum <del>ente</del> Page 41 of 64	1: <u>56 Desc</u>	<u>Main</u>
11.		nin 90 days before you filed for bankruptcy, did any ounts or refuse to make a payment because you ow	creditor, including a bank or financial institution, set	off any amounts fi	om your
		No Yes. Fill in the details.			
			Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name			
		Number Street			
			Last 4 digits of account number: XXXX-		
		City State Zip Code			
12.		iin 1 year before you filed for bankruptcy, was any c iver, a custodian, or another official?	of your property in the possession of an assignee for	the benefit of cred	itors, a court-appointed
		No Yes			
Part	5:	List Certain Gifts and Contributions			
13.	Wi	thin 2 years before you filed for bankruptcy, did you  No	give any gifts with a total value of more than \$600 pe	er person?	
	Ė	Yes. Fill in the details for each gift.			
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code  Person's relationship to you			
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code  Person's relationship to you			

		First Name	Middle Name	Document Page 42 of 64		
4. V	Vith	in 2 years before you		ou give any gifts or contributions with a total value of m	ore than \$600 to a	any charity?
г	7	No				
Ľ	=		or each gift or contribution.			
	۷,		-	Describe the cities	D-1	Malan
		Gifts with a total valu per person	e of more than \$600	Describe the gifts	Dates you gave the gifts	Value
				_		
		Charity's Name		_		
		Number Street		-		
			ate Zip Code	-		
ort Gu		ist Certain Losse	·			
art 6:		ist Certain Losse	5			
	aml	n 1 year before you fil oling? No	led for bankruptcy or sinc	e you filed for bankruptcy, did you lose anything becaus	e of theft, fire, oth	ner disaster, or
Ė	=	es. Fill in the details.				
		Describe the property how the loss occurre	· -	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
				Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property.</i>		
	_ 1					
<u></u>		No ⁄es. Fill in the details.		Description and value of any property transferred	Date navment or	Amount of payment
					payment or transfer was made	
		Semrad Law Firm		Attomey's Fee - 0.00	8/5/2016	\$0.00
		Person Who Was Paid				·
		20 South Clark Street 2	28th Floor			
		Number Street				
		Chicago Illii	nois 60606			
		City Sta	ate Zip Code			
		Email or website addre	ss	•		
		None Person Who Made the I	Payment, if Not You			
		Person Who Was Paid				
		Number Street		•		
		City Sta	ate Zip Code	-		
		Email or website addre	SS	•		

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Deb	tor 1	Alyson Case 16-25300 First Name	Doc 1 File	ed 08/05/16 ocument	Entered 08/06 Page 43 of 64	h16 (1k76i2)	L: <u>56 Desc</u>	<u>Main</u>	
17.	you o	nin 1 year before you filed for ba deal with your creditors or to ma not include any payment or transfer to No	ake payments to yo	ur creditors?	ing on your behalf pay o	or transfer any	property to anyo	ne who	promised to help
	H	Yes. Fill in the details.							
				Description and	l value of any property	transferred	Date payment or transfer was made	Amou	nt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	Inclu trans	nin 2 years before you filed for be nary course of your business or de both outright transfers and transfers that you have already listed on No Yes. Fill in the details.	financial affairs? sfers made as securi					-	
				Description and property transfe		Describe any received or describe	property or paym lebts paid in	ents	Date transfer was made
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
19.		nin 10 years before you filed for se are often called asset-protection		ı transfer any prop	perty to a self-settled tru	ıst or similar d	levice of which yo	u are a	beneficiary?
		No Yes. Fill in the details.							
				Description ar	nd value of the property	transferred			Date transfer was made
		Name of trust							

Debtor 1 Alyson Case 16-25300 First Name Doc 1

Part 8:	List Certain Financial Accounts	Instruments.	Safe Deposit Boxes, and S	torage Units

20.	or tra	in 1 year before you filed for bankruptcy, were ansferred? de checking, savings, money market, or other financeratives, associations, and other financial institution	cial accounts; certificates of deposit;			
		No				
	Ц	Yes. Fill in the details.	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid	XXXX-	Checking Savings		
		Number Street		Money market Brokerage Other		
		City State Zip Code				
		Person Who Was Paid	XXXX-	Checking Savings		
		Number Street		Money market  Brokerage		
		City State Zip Code		Other		
	<b>✓</b>	ables? No Yes. Fill in the details.	Who else had access to it?	Describe the conte	nts	Do you still have it?
		Name of Financial Institution	Name			☐ No
		Number Street	Number Street			Yes
			City State Zip	Code		
		City State Zip Code				
22.	<b>✓</b>	e you stored property in a storage unit or place  No  Yes. Fill in the details.	other than your home within 1 ye	ear before you filed for bankrupt	cy?	
			Who else had access to it?	Describe the content	nts	Do you still have it?
		Name of Storage Facility	Name			☐ No ☐ Yes
		Number Street	Number Street			
		City State Zip Code	City State Zip	Code		
		On Oldio Zip Oode				

Debtor 1	First Name Middle Name	Filed 08/05/16 Entered 08/0 Document Page 45 of 64		<u>1</u>
	Identify Property You Hold or Contro			
23. Do	you hold or control any property that someor	ne else owns? Include any property you borro	owed from, are storing for, or hold in tru	st for someone.
¥	No Yes. Fill in the details.			
		Where is the property?	Describe the contents	Value
	Owner's Name	Number Street		
	Number Street			
	Number Street			
		City State Zip Code		
	City State Zip Code			
Part 10:	Give Details About Environmental I	nformation		
For the	purpose of Part 10, the following definitions apply:			
	Environmental law means any federal, state, or local hazardous or toxic substances, wastes, or material including statutes or regulations controlling the clear	into the air, land, soil, surface water, groundwater,		
	Site means any location, facility, or property as defin or used to own, operate, or utilize it, including dispo	•	own, operate, or utilize it	
-	Hazardous material means anything an environmer	ntal law defines as a hazardous waste, hazardous s	substance,	
	toxic substance, hazardous material, pollutant, conf			
Report	all notices, releases, and proceedings that you know	w about, regardless of when they occurred.		
24. Ha	s any governmental unit notified you that you	may be liable or potentially liable under or in	violation of an environmental law?	
<b>✓</b>	No			
	Yes. Fill in the details.	Governmental unit	Environmental law, if you know it	Date of
		Governmental unit	Environmentariaw, ii you know it	notice
	Name of site	Governmental unit		
	Number Street	Number Street		
		City State Zip Code		
	City State Zip Code			
25. Ha	ve you notified any governmental unit of any r	elease of hazardous material?		
~	No			
L	Yes. Fill in the details.	Covernmental unit	Environmental law if you know it	Data of
		Governmental unit	Environmental law, if you know it	Date of notice
	Name of site	Governmental unit		
	Number Street	Number Street		
	Harrison Oncot			
		City State Zip Code		
	City State Zip Code			

Debt	tor 1	Alyson Case 16 First Name	-25300	Doc 1 Middle Name	Filed 08/05/16 Document	Entered 08/4 Page 46 of 64		7;i21: <u>56 ∣</u>	Desc Mai	<u>n</u>
26.	Hav	e you been a party i	n any judicia	l or administra	ative proceeding und	er any environmental l	aw? Includ	e settlements a	and orders.	
		No Yes. Fill in the details	<b>S</b> .							
					Court or agency		Nature o	of the case		Status of the case
		Case title								Pending
					Court Name					On appeal
		Case number			Number Street					Concluded
					City Sta	te Zip Code				
Part	11:	Give Details Ab	out Your E	Business or	Connections to	Any Business				
27.	With	nin 4 years before yo	ou filed for b	ankruptcy, did	you own a business	or have any of the follo	owing conn	ections to any	business?	
				-	profession, or other act) or limited liability part	tivity, either full-time or p nership (LLP)	art-time			
		A partner in a pa	artnership		,	(==: /				
		An officer, direct	•	•	a corporation  y securities of a corpor	ation				
		No. None of the abov			,					
					ls below for each busin	ess.				
					Describe the	nature of the business	S		ntification nui	
		Business Name						EIN:		
		Number Street			Name of acc	ountant or bookkeeper	<b>r</b>	Dates busines	ss existed	
		City	State	Zip Code				From	To	<u>—</u>
					Describe the	nature of the business	S		entification nui Il Security nun	
		Business Name						EIN:		
		Number Street			Name of acc	ountant or bookkeeper	r	Dates busines	ss existed	
		City	State	Zip Code				From	To	
					Describe the	nature of the business	s		entification nur	
		Business Name			_			EIN:		
		Number Street						Dates busines	ss existed	
		Number Street			Name of acc	ountant or bookkeeper	r			
		City	State	Zip Code				From	То	<u> </u>

Debtor 1		<u>d 08/05/16    Entered</u> 08/05/116 <i>ୀ</i> ଜ୍ୟୁ 1: <u>56    Desc Main</u> ocumente Page 47 of 64	—
		give a financial statement to anyone about your business? Include all financial institutions,	
	Yes. Fill in the details below.		
_	•	Date issued	
	Name	MM/DD/YYYY	
	Number Street		
	City State Zip Code		
Part 12:	Sign Below		
and	correct. I understand that making a false statement, of	ffairs and any attachments, and I declare under penalty of perjury that the answers are true concealing property, or obtaining money or property by fraud in connection with a prisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 8/5/2016	Date	
✓	you attach additional pages to Your Statement of Fina No Yes you pay or agree to pay someone who is not an attorn	nancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?	
	No		
	Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	

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 Fill in this information to identify your case:

 Debtor 1
 Alyson
 Jasiak

 First Name
 Middle Name
 Last Name

	First Name	Middle Name	Last Name	·
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(,	

#### Official Form 108

#### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: Creditors Wibelow.	ho Have Claims Secured by Property (Official Form	106D), fill in the information
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
	Creditor's name: ILLINOIS VALLEY CREDIT  Description of property securing debt: 2012 Chevy Malibu	Surrender the property.     Retain the property and redeem it.     Retain the property and enter into a Reaffirmation Agreement.     Retain the property and [explain]:	No. Yes.
	Creditor's name:  Description of property securing debt:	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and [explain]:	No. Yes.
	Creditor's name:  Description of property securing debt:	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and [explain]:	No. Yes.
	Creditor's name:  Description of property securing debt:	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and [explain]:	No. Yes.

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		knōwn)		
Part 2: List Your Unexpired Personal Property Le For any unexpired personal property lease that you listed in information below. Do not list real estate leases. Unexpired unexpired personal property lease if the trustee does not as	n Schedule G: Exec leases are leases th	nat are still in effect; the lease pe		
Describe your unexpired personal property leases		,	Will the lea	ase be assumed?
Lessor's name:			No Yes	
Description of leased property:				
Lessor's name:			No Yes	
Description of leased property:				
Lessor's name:			No Yes	
Description of leased property:				
Lessor's name:		[	No Yes	
Description of leased property:				
Lessor's name:			No Yes	
Description of leased property:				
Lessor's name:			No Yes	
Description of leased property:				
Lessor's name:			No Yes	
Description of leased property:				
art 3: Sign Below				
Under penalty of perjury, I declare that I have indicated method that is subject to an unexpired lease.	ny intention about a	any property of my estate that se	cures a de	bt and any personal property
🗴 /s/ Alyson Jasiak		×		
Signature of Debtor 1		Signature of Debtor 1		

Date 8/5/2016

MM/DD/YYYY

Date

MM/DD/YYYY

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes:
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

## Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

#### CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1465.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Initial:

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the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 08/05/16

aliant / // //

Attornev

Initial:

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#### **UNITED STATES BANKRUPTCY COURT**

#### **Northern District of Illinois**

In re	Alyson Jasiak	Case No.	
-	Debtor	<del></del>	(If known)
		Chapter	Chapter 7
	DISCLOSURE OF COM	PENSATION OF ATTORNEY FO	OR DEBTOR
1.	compensation paid to me within one year before	kr. P. 2016(b), I certify that I am the attorney for the ore the filing of the petition in bankruptcy, or agreed ebtor(s) in contemplation of or in connection w ith the	d to be paid to me, for services
	For legal services, I have agreed to accept		\$1,465.0
	Prior to the filing of this statement I have rec	reived	\$0.0
	Balance Due		\$1,465.0
2.	The source of the compensation paid to me w	/as:	
	<b>✓</b> Debtor	Other (specify)	
3.	The source of the compensation paid to me is	3:	
	<b>✓</b> Debtor	Other (specify)	
4.	I have not agreed to share the above-disc members and associates of my law firm.	closed compensation with any other person unless.	they are
		ed compensation with a other person or persons what copy of the agreement, together with a list of the stacked.	
5.		agreed to render legal service for all aspects of the tion, and rendering advice to the debtor in determin	
	b. Preparation and filing of any petition,	schedules, statements of affairs and plan which ma	ay be required;
	c. Representation of the debtor at the me	eeting of creditors and confirmation hearing, and an	y adjourned hearings thereof;
6.	By agreement with the debtor(s), the above-d	lisclosed fee does not include the following services	s:
		CERTIFICATION	
	I certify that the foregoing is a complete stater debtor(s) in this bankruptcy proceedings.	nent of any agreement or arrangement for paymen	t to me for representation of
	8/5/2016	/s/ Ayah Abdelhadi	
	Date	Signature of Attorney	
		Semrad Law Firm	
		Name of law firm	

# Case 16-25300 Doc 1 Filed 08/05/16 Entered 08/05/16 17:21:56 Desc Main UNITED STATES BANKBURTCY GOURT Northern District of Illinois

In re:	Jasiak, Alyson	Case No		
	Debtor(s)			
		Chapter. Chapter7		
	VERIFICA	TION OF CREDITOR MATRIX		
	The above named Debtors hereby verify that t	ne attached list of creditors is true and correct to the best of their knowledg		
Date:	8/5/2016	/s/ Jasiak, Alyson		
	_	Jasiak, Alyson		
		Signature of Debtor		

US DEPT OF ED/GLELSI 2401 INTERNATIONAL LN MADISON , WI 53704 USA

ILLINOIS VALLEY CREDIT 2107 Marquette Rd Peru , IL 61354 USA

SPRINGLEAF FINANCIAL S PO BOX 3251 c/o SARAH A. HOFFMAN Evansville , IN 47731 USA

PERSONAL FINANCE CO. 10945 S CICERO AVE OAK LAWN , IL 60453 USA

CAPITAL ONE BANK USA N 4515 N. Santa Fe Ave c/o Blake Hogan Oklahoma City , OK 73118 USA

Capital One Po Box 30281 Salt Lake Cty , UT 84130 USA

COLLECTION PROFESSIONA 723 1ST ST LASALLE , IL 61301 USA

Check N Go - 103rd 238 E 103rd St Chicago , IL 60628 USA

Creditbox.com 880 Lee Street # Suite 300 Des Plaines , IL 60016 USA

Rent A Center 2535 Broadway St # 2 Quincy , IL 62301 USA Case 16-25300 Doc 1 Filed 08/05/16 Entered 08/05/16 17:21:56 Desc Main Document Page 59 of 64

Part 6: Answer These Q	uestions for Reporting Purpos	es			
16. What kind of debts do you have?	<ul> <li>16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.</li> <li>16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  No. Go to line 16c.  Yes. Go to line 17.</li> <li>16c. State the type of debts you owe that are not consumer debts or business debts.</li> </ul>				
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid the funds will be available for distribution to unsecured creditors?	paid that funds will be availa  No.  Yes.		ot property is excluded and administrative expenses are ors?		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 m \$100,000,001-\$500 r	llion		
20. How much do you estimate your liabilities to be?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	llion		
Part 7: Sign Below					
For you	and correct.  If I have chosen to file under Chor 13 of title 11, United States Coproceed under Chapter 7.  If no attorney represents me antill out this document, I have obt	hapter 7, I am aware that I ma Code. I understand the relief a d I did not pay or agree to pa tained and read the notice red			
	I understand making a false stat	tement, concealing property, ase can result in fines up to \$ , 1519, and 3571.	ited States Code, specified in this petition. or obtaining money or property by fraud in \$250,000, or imprisonment for up to 20 years Signature of Debtor 2		
s Signification in the constraints of the constrain	Executed on 8/5/2016 MM / DD /	E	Executed on		

Case 16-25300 Doc 1 Filed 08/05/16 Entered 08/05/16 17:21:56 Desc Main Document Page 60 of 64 Fill in this information to identify your case: Debtor 1 Alyson Jasiak First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois Case number (If known) Official Form 106Dec Check if this is an amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Part 1: Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. /s/ Alyson Jasiak Signature of Debtor 1 Signature of Debtor 2 Date 8/5/2016 Date MM/DD/YYYY MM/DD/YYYY

Within 2 years before	re you filed for		-IIEG U8/U5/16 Document d you give a financi	Page 61	1 08/05/16 17:21:56 of 64 anyone about your business	Desc Main	
oreditors, or other p  ✓ No  ✓ Yes. Fill in the de					, a mana yan wasiicas		ututions,
Recognit			Date issu	ed			
Name			MM/DD/YY	YY			
Number Stree	et						
City	State	Zip Code					
<u> </u>		Elp Code	•				
have read the answer	rs on this <i>State</i> and that makin esult in fines u	ement of Finance g a false stater p to \$250,000, o	cial Affairs and any ment, concealing proprimprisonment for	attachments, a	and I declare under penalty of ining money or property by fr	perjury that the answers and in connection with a	are true
nave read the answered correct. I understankruptcy case can read /s.	esult in fines u / Alyson Jasiak	ement of Financing a false stater p to \$250,000, o	cial Affairs and any ment, concealing pr or imprisonment for	attachments, a pperty, or obtain up to 20 years,	or both. 18 U.S.C. §§ 152, 134	perjury that the answers a raud in connection with a l1, 1519, and 3571.	are true
ave read the answer d correct. I understa nkruptcy case can r  /s Signa	Alyson Jasiak	ement of Financing a false stater p to \$250,000, o	cial Affairs and any ment, concealing proor imprisonment for	up to 20 years,	or both. 18 U.S.C. §§ 152, 134	perjury that the answers a raud in connection with a l1, 1519, and 3571.	are true
have read the answer nd correct. I understa ankruptcy case can read the last case can read the last case. Signal Date	Alyson Jasiak ture of Debtor 1	p to \$250,000, o	or imprisonment for	up to 20 years,	or both. 18 U.S.C. §§ 152, 134  Signature of Debtor 2	aud in connection with a l1, 1519, and 3571.	are true
have read the answer and correct. I understa ankruptcy case can re Signa Date d you attach addition No Yes	Alyson Jasiak ture of Debtor 1 8/5/2016	p to \$250,000, o	or imprisonment for	up to 20 years,	Signature of Debtor 2 Date  Filling for Bankruptcy (Official)	aud in connection with a l1, 1519, and 3571.	are true
have read the answer and correct. I understate the ankruptcy case can read the ankruptcy case can read the ankruptcy case can read to be a sid you attach additionally less and you pay or agree to be a single part of the pay o	/ Alyson Jasiak ture of Debtor 1 8/5/2016 nal pages to Yo	p to \$250,000, o	or imprisonment for	up to 20 years,	Signature of Debtor 2 Date  Filling for Bankruptcy (Official)	aud in connection with a l1, 1519, and 3571.  al Form 107)?	are true

es (Official Form 106G), fill in the has not yet ended. You may assume a the lease be assumed?
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has not yet ended. You may assume a
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And the second s

Signature of Debtor 1

MM/DD/YYYY

Date 8/5/2016

Signature of Debtor 1

MM/DD/YYYY

Date

Case 16-25300 Doc 1 Filed 08/05/16 Entered 08/05/16 17:21:56 Desc Main Document Page 63 of 64 Column A Column B Debtor 1 Debtor 2 or non-filing spouse 8 Unemployment compensation \$0.00 Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: \$0.00 For your spouse \$0.00 Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. \$0.00 Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below. Total amounts from separate pages, if any. +\$0.00 11. Calculate your total current monthly income. Add lines 2 through 10 for each \$1,891.25 \$1,891.25 column. Then add the total for Column A to the total for Column B. Total current monthly income Part 2: Determine Whether the Means Test Applies to You 12. Calculate your current monthly income for the year. Follow these steps: 12a. Copy your total current monthly income from line 11. Copy line 11 here → \$1,891.25 Multiply by 12 (the number of months in a year). X 12 12b. The result is your annual income for this part of the form. \$22,695.00 13 Calculate the median family income that applies to you. Follow these steps: Illinois Fill in the state in which you live. Fill in the number of people in your household. Fill in the median family income for your state and size of household. 13. \$49,741.00 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. /s/ Alyson Jasiak

Signature of Debtor 1

Date <u>8/5/2016</u> <u>MM/DD/YYYY</u> Signature of Debtor 2

Date 8/5/2016 MM/DD/YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

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Northern District of Illinois

In re: _	Jasiak, Alyson Debtor(s)	Case No
	· · ·	Chapter. Chapter7
	VERIFICA	TION OF CREDITOR MATRIX
	The above named Debtors hereby verify that	the attached list of creditors is true and correct to the best of their knowledge.
Date:	8/5/2016	/s/ Jasiak, Alyson Jasiak, Alyson Signature of Debtor